

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Hayes, Kenyatta S	§	Case No. 07 B 21349
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/14/2007.

2) The plan was confirmed on 03/10/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/18/2008.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/28/2008.

5) The case was converted on 08/17/2009.

6) Number of months from filing or conversion to last payment: 21.

7) Number of months case was pending: 23.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$19,250.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,764.25
Less amount refunded to debtor	\$814.70

**NET RECEIPTS:** \$9,949.55

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,585.00
Court Costs	\$0
Trustee Expenses & Compensation	\$669.41
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,254.41

Attorney fees paid and disclosed by debtor \$274.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Rescap Mortgage	Secured	\$16,379.92	\$16,379.92	\$16,379.92	\$0	\$0
Rescap Mortgage	Secured	\$137,435.00	\$126,937.24	\$126,937.24	\$0	\$0
AES/PHEAA	Unsecured	\$36,260.00	\$41,671.89	\$41,671.89	\$0	\$0
Affiliated	Unsecured	\$222.00	NA	NA	\$0	\$0
Affiliated	Unsecured	\$133.00	NA	NA	\$0	\$0
Affiliated	Unsecured	\$55.00	NA	NA	\$0	\$0
B-Real LLC	Unsecured	NA	\$23.60	\$23.60	\$0	\$0
Bankfinancial FSB	Unsecured	\$145.09	NA	NA	\$0	\$0
Citicorp	Unsecured	\$11,156.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,049.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$2,500.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$5,935.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$8,500.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$905.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$2,107.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$820.00	\$1,500.00	\$1,500.00	\$219.81	\$0
City of Chicago Heights	Unsecured	\$553.85	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Commonwealth Edison	Unsecured	\$1,069.34	\$942.23	\$942.23	\$138.06	\$0
CST Co	Unsecured	\$197.22	NA	NA	\$0	\$0
Educational Credit Management Corp	Unsecured	NA	\$36,421.93	\$36,421.93	\$5,337.27	\$0
Floyd's Heating And Air Conditioner	Unsecured	\$223.41	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$546.95	NA	NA	\$0	\$0
Pennsylvania Higher Education Assis	Unsecured	\$13,234.00	NA	NA	\$0	\$0
Prairie State College	Unsecured	\$262.00	NA	NA	\$0	\$0
Sunrise Credit Services, Inc.	Unsecured	\$58.14	NA	NA	\$0	\$0
The College Network	Unsecured	\$5,925.35	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$126,937.24	\$0	\$0
Mortgage Arrearage	\$16,379.92	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$143,317.16	\$0	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$80,559.65	\$5,695.14	\$0

**Disbursements:**

Expenses of Administration \$4,254.41

Disbursements to Creditors \$5,695.14

**TOTAL DISBURSEMENTS:** \$9,949.55

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 21, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.